

Discrimination of tenants with a visual impairment on the housing market:

Empirical evidence from correspondence tests

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Abstract

Background

According to the social model of disability, physical ‘impairments’ become disabilities through exclusion in social relations. An obvious form of social exclusion might be discrimination, for instance on the rental housing market. Although discrimination has detrimental health effects, very few studies have examined discrimination of people with a visual impairment.

Objectives

We aim to study (1) the extent of discrimination of individuals with a visual impairment on the rental housing market and (2) differences in rates of discrimination between landowners and real estate agents.

Methods

We conducted correspondence tests among 268 properties on the Belgian rental housing market. Using matched tests, we compared reactions by realtors and landowners to tenants with and tenants without a visual impairment.

Results

The results show that individuals with a visual impairment are substantially discriminated against in the rental housing market: at least one in three lessors discriminate against individuals with a visual impairment. We further discern differences in the propensity towards discrimination according to the type of lessor. Private landlords are at least twice as likely to discriminate against tenants with a visual impairment than real estate agents. At the same time, realtors still discriminate against one in five tenants with a visual impairment.

Conclusions

This study shows the substantial discrimination against visually people with an impairment. Given the important consequences discrimination might have for physical and mental health, further research into this topic is needed.

1. Introduction

Since the end of the twentieth century, scholars began to consider disability from a sociological perspective instead of a medical and individual viewpoint. According to the social model of disability, there is an important difference between physical ‘impairments’ on the one hand and ‘disabilities’ on the other.^{1,2,3} Whereas the first refer to physical conditions, the latter emphasize the material factors, social relations and power structures that exclude people with a disability. People are disabled by society in reaction to their impairments. This paradigm shift was accompanied with a new social movement that politically addressed the social exclusion of people with a disability.

Following this social model of disability, Gordon and Rosenblum³ argue that the social exclusion of people with a disability might be compared to those of other socially constructed categories, like racial, gender or sexual orientation groups. An obvious form of social exclusion is discrimination on the labour and housing markets. Although there are numerous empirical studies in Europe about discrimination on the basis of ethnicity^{4,5,6,7,8,9,10,11,12,13,14}, gender^{4,7,8,15} and sexual orientation^{16,17,18,19}, research into discrimination of people with a disability is scarce. A meta-analysis of discrimination research conducted since 2000 showed that there were only four studies on disability²⁰: two studies on housing discrimination in the United States^{21,22}, one study on hiring discrimination in Scotland²³, and one study on product market discrimination in the United States²⁴. Not surprisingly, an extensive consultation of people with a disability organisations in European countries revealed, among many other topics, the need for more evidence-based research on types of discriminatory behaviour and how disability non-discrimination law works in practice²⁵.

Discrimination refers to the unequal treatment of people on the basis of a protected ground, such as ethnicity, gender or disability. There is compelling evidence that discrimination has profound negative effects on both mental and physical health.^{26,27,28,29} The detrimental effects may occur through the mechanisms of stress responses and adapted health behaviours.²⁸ Given these profound health consequences, it is remarkable that discrimination of people with a disability is so little examined.

The first aim of this study is to address this blind spot by examining the discrimination of people with a visual impairment on the rental housing market in Belgium. We focus on the social exclusion of this specific group for two reasons. Firstly, scientific studies on housing market discrimination of tenants with a visual impairment are very scarce. Most previous discrimination studies examined other types of impairments (e.g. being deaf, in a wheelchair or having a service animal) and/or other domains of life (e.g. labour or product markets). Secondly, the message of the social model of disability is especially compelling in the case of housing where physical housing characteristics (such as steps, chairs, lack of space...) are disabling people with a physical impairment.^{30,31,32} Therefore, the danger of being ‘put away’ is especially high on the housing market. Qualitative research among Belgian lessors showed that lessors are especially averse to people with a disability with assistance dogs.³³ In line with racism and sexism, one can speak about ‘ocularcentrism’: a social perspective that is dominated by vision.³⁴ Since all underlying mechanisms of discrimination are also at work with respect to people with a visual impairment (such as categorization, stereotyping and stigmatization), our first hypothesis is that tenants with a visual impairment are discriminated on the Belgian housing market.

The second aim of this study is to examine whether the occurrence of discrimination differs between private landlords and real estate agents. In Belgium, the equal treatment of people with and without impairments is protected by several anti-discrimination laws.^{35,36} It is prohibited for lessors to refuse disabled candidate-renters because of their assistance dogs. Moreover, lessors might be asked to provide reasonable accommodation in favour of people with a disability. We expect that real estate agents are better informed about these anti-discrimination policies than private landlords. To exercise the profession of real estate agent in Belgium, one has to follow courses in which discrimination legislation is taught. Moreover, real estate agents get frequently up-to-date information about anti-discrimination policies through interest groups and government brochures. Therefore, our second hypothesis is that real estate agents discriminate people with a visual impairment less than private landlords.

2. Methods

Context

We conducted an e-mail correspondence study among real estate agents and private landlords who rented out dwellings in the Belgian city of Ghent. The city of Ghent is the third largest city in Belgium, with 252,333 inhabitants at the start of 2014. The housing market in Belgium consists of 70.5% privately owned dwellings, 20.4% private dwellings to rent and 9.1% public housing or other forms of housing.³⁷ In urbanised areas, however, the share of home owner is much smaller. In Ghent, the share of home owners is only 51.6%.

Correspondence tests

Properties available on the private rental housing market in Ghent were selected in this study from Immoweb.be, one of the major real estate advertising websites in Belgium with, according to their website, over 150,000 real estate advertisements. All private dwellings with a rent of €1250 or below per month were eligible for the study. However, to avoid suspicion among real estate agents and landlords who offered multiple properties for rent, they were contacted about only one property. If lessors had more than one property available, we randomly selected one advertisement from the list. 749 properties were available for rent at the moment of the correspondence tests. Of these, 37 (4.9%) had a monthly rent above €1250. Of the remaining 712 properties, we removed 444 (62.4%). These 444 properties are offered by lessors for whom we already selected a property for the correspondence tests. In total, we retained 268 different dwellings to let after this selection.

Those lessors were contacted by a pair of e-mails. One e-mail was sent by a test profile, the other by a control profile. The test person presented himself as a friend of a visually impaired person. He asked whether the dwelling is still available and whether it is possible for him and his friend with assistance dog to visit the dwelling. By signalling explicitly both the visual impairment and the assistance dog in the e-mail, it was clear for lessors that it concerns a candidate-tenant with a characteristic protected by anti-discrimination laws. The control person did not provide any information about his physical condition and asked the same two questions: whether the dwelling is still available and whether he can visit the property. E-mails by the visually impaired test profile were always sent first, with the email of the control person following the same day. Lessors who dislike a

particular candidate often inaccurately tell that the property is no longer available. By including a test profile, we were able to assess whether the property was really unavailable. Moreover, since both e-mails were semi-identical and were sent at almost the same time to the same lessor, an unequal treatment can only be attributed to the physical condition of both profiles. In discrimination research, the use of e-mails are preferred over telephone calls or visits, because e-mails can be more standardized than personal contacts.^{38,39} The disadvantage of correspondence e-mail tests is that response rates are, in general, lower. We speak about non-response when lessors did not answer on the e-mails of both profiles. The response rate in this study was 50.4%.

Dependent variables

Discrimination occurs when one candidate was invited to visit the property and the other not, or *vice versa*. Theoretically, the unequal treatment can be negative (the control person was invited, but not the visually impaired candidate) or positive (the impaired candidate was invited, but not the control person).

To test our two hypotheses, we present two different analyses. For our first hypothesis, we examine the occurrence of discrimination in the housing market. To test this hypothesis, we first calculate the net discrimination rate. The net discrimination rate is the percentage of dwellings where the visually impaired candidate was negatively discriminated on the one hand minus the percentage of dwellings where the impaired candidate was positively discriminated on the other.³⁸ In this respect, the discrimination rate can be interpreted as the percentage of properties for whom the visually impaired are disadvantaged. We test whether this net discrimination rate differs significantly from zero by performing a two-sided McNemar test.

For the second hypothesis, we examine differences in discrimination according to characteristics of the properties and the lessor. To test the hypothesis, we assess whether there are significant differences in the odds of being discriminated against by either landlords or real estate agents. Therefore, we perform binary logistic regression. The dependent variable for this analyses is a dichotomous variable indicating whether the visually impaired candidate was negatively discriminated against (i.e. value 1) or not (i.e. value 0).

Independent variables

The independent variables regarding the property are based on the self-administered information supplied by the lessors on the real estate website. The main independent variable 'lessor' distinguishes between realtors and private landlords (reference category). In addition, we control for the monthly rent and the type of property. Rent is a metric variable indicating the monthly fee in Euro to rent the property, excluding additional costs for water and energy. We divided the rent by 100 so that the order of magnitude of the variance corresponds more closely to the odds of the dependent variables. Type of dwelling is a categorical variable with three categories: studio apartment, apartment and house (reference category). Table 1 displays the descriptive statistics.

TABLE 1 ABOUT HERE.

3. Results

From table 2 we can see that tenants with a visual impairment are commonly discriminated on the private rental housing market in Ghent. The net discrimination rate is 35.6%. This net discrimination rate differs significantly from zero ($\chi^2 = 34.910$; $df = 1$; $p < 0.001$). This means that visually impaired candidate-tenants are discriminated by more than one in three lessors. Therefore, we can conclude that our first hypothesis is supported by the results of our correspondence tests: visually impaired persons are substantially discriminated against in the rental housing market.

TABLE 2 ABOUT HERE

To test our second hypothesis, a difference in discrimination based on the type of lessor, we look at the results of the logistic regression analyses in table 3. We notice a significant negative Log Odds of real estate agents. This means that real estate agents are less likely to discriminate against tenants with a visual impairment. The difference between real estate agents and landlords can be considered quite substantial: with an odds ratio of 0.424 ($e^{-0.859}$), real estate agents discriminate less than half as often as landlords. At the same time, however, the net discrimination rate among real estate agents is still significantly different from zero (21.4%; $\chi^2 = 6.545$; $df = 1$; $p < 0.011$). Although there is a significant and substantial difference between private landlords and real estate agents, both types of lessors discriminate against tenants with a visual impairment. We can conclude that we found support for our second hypothesis: real estate agents are less likely to discriminate against tenants with a visual impairment when compared to landlords.

TABLE 3 ABOUT HERE

4. Conclusion and discussion

In this paper, we examined the social exclusion that individuals with a visual impairment face when looking for housing. By conducting correspondence tests among 268 lessors we provided robust estimations of the occurrence of discrimination in the rental housing market in the Belgian city of Ghent. We had two main goals: (1) assessing the level of disadvantage for tenants with a visual impairment and (2) examining differences in the rate of discrimination between private landlords and real estate agents. The results lead to two important conclusions.

First, we found that individuals with a visual impairment who look for housing in the private rental market face substantial levels of discrimination. More than one in three lessors discriminate against individuals with a visual impairment. This number is comparable to previous research in the US and Italy.^{21,22,40} This shows that both in the US, Italy and in this Belgian city individuals with a visual impairment are confronted with structural discrimination. Moreover, the net discrimination rate is comparable to previous research on rental housing discrimination against ethnic minorities in

Europe, and in some cases even higher.^{4,5,6,7,8,9,10,11,12,13,14} The argument by Gordon and Rosenblum³ that discrimination against individuals with a visual impairment might be compared to discrimination based on other criteria seems defensible, at least in order of magnitude. Our results confirm that the discrimination of individuals with a visual impairment is a tangible problem. Within social relations, visual impairments indeed become disabilities, as described in the social model of disability.^{1,2,3,34}

Second, distinguishing between the type of lessor shows that real estate agents are less prone to discriminate against individuals with a visual impairment than private landlords. Private landlords discriminate more than twice as often as compared to realtors. Some previous studies into discrimination against ethnic minorities already showed important differences between private landlords and real estate agents.⁴¹ The behaviour of these real estate agents has often been explained as a form of catering to the wishes of the actual owners of the properties who fear value loss of the property if neighbourhoods become minority-dominated areas. However, this is less likely for individuals with an impairment. We believe that the divergence between realtors and landlords might lay in a better knowledge of anti-discrimination laws and provisions for individuals with an impairment in this legislation. At the same time, this better knowledge does not result in the absence of discrimination: still one in five realtors discriminate against individuals with a visual impairment. Following the recommendations of Froehlich-Grobe and her colleagues³¹ for public housing, we think education and compliance are needed to ensure equal access to the private rental market.

This study has also its limitations. First, we mapped only the very early stages of a candidate's effort to rent a property. Discrimination may occur at any time throughout the rental process, from first contact to the end of the rental period. Previous research has also indicated that discrimination is common during other steps in the process.⁴² However, this means that we have estimated a conservative discrimination rate: the percentage of candidates excluded during the very first stage of the rental process. Any discrimination in later stages will only increment the discrimination rate. Therefore, discrimination against tenants with a visual impairment might be even higher than the discrimination rate we found.

Second, we did not disentangle discrimination based on the impairment itself on the one hand or the presence of the assistance dog in the property on the other. Lots of property owners forbid keeping pets or other animals. Although assistance dogs are exempt from this legal choice by property owners, discrimination might be due to preferences against pets or animals. Previous research has indeed shown that discrimination is predominantly directed towards the assistance dog and less so to the impairment itself.⁴⁰ However, this disentangling is a theoretical issue. Given the compelling benefits of assistance dogs for people with a disability⁴³, in real life most individuals with a visual impairment use assistance dogs and will face the combination of both preferences against tenants with a visual impairment and against assistance dogs.

The third shortcoming is related to the structure of the housing market in Belgium. Given that Belgium is predominantly a buyers' market, we monitored discrimination only in a limited segment of the housing market. Further research would do well to examine discrimination against candidates with a visual impairment who intend to buy as well, and could be extended to examining discrimination among credit institutions.⁴⁴

In sum, this study has shown that discrimination against individuals with a visual impairment in the rental housing market is substantial, among both private landlords and real estate agents. Given that

discrimination has a negative effect on both physical and mental health^{26,27,28,29}, this finding should urge health researchers to devote more attention to social causes of health problems among individuals with an impairment.

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Table 1. Descriptive statistics

	Range	Mean/Frequency	SD/%
Rent	3.9-12.5	7.359	(1.627)
Property Type			
House	0/1	55	(20.5%)
Apartment	0/1	186	(69.4%)
Studio	0/1	27	(10.1%)
Lessors			
Landlord	0/1	166	(61.9%)
Real Estate	0/1	102	(38.1%)

Table 2. Net discrimination rate

		Control person invited?	
		Yes	No
Visually impaired invited?	Yes	133	9
	No	57	69
Net discrimination rate		35.6%	
McNemar Test		34.910***	

*** p < 0.001

Table 3. Logistic regression of negative discrimination against tenants with a visual impairment

	Log Odds	(Std. Err.)
Intercept	-0.263	(0.471)
Rent	-0.069	(0.126)
Property type		
House	(Ref.)	
Apartment	0.381	(0.504)
Studio	0.092	(0.772)
Real Estate Agents	-0.859*	(0.372)
N	135	

*** p < 0.001; ** p < 0.01; * p < 0.05.